

# NH L&H Submission Requirements Checklist

<b>Ins 401.12 Forms Filing, Review and Inventory Procedures.</b>	<b>Included</b>
(a) Pursuant to the provisions of RSA 408, RSA 408-A, RSA 409, RSA 415, RSA 415-A, RSA 415-D, RSA 415-F, RSA 420-A, RSA 420-B, RSA 420-G, RSA 420-J, all policies, contracts, certificates, endorsements, riders, applications and other forms used in connection therewith, shall be submitted to the insurance department for approval prior to their use.	
(b) All submissions shall be made by the home office of the company.	
(1) In instances where a filing is being made on behalf of a company, a letter or other documentation authorizing the firm to file on behalf of the company shall also be included with the filing.	
(2) All correspondence from this department relating thereto, and approvals or disapprovals of such submissions shall be mailed to the home office of the company or authorized firm.	
(c) All submissions and associated fees shall be submitted electronically through the System for Electronic Rate and Form Filing ( SERFF ) whenever possible, <u>and the cover letter shall give reason for filing in a paper format.</u>	
(d) All submissions not electronically filed shall include 2 self-addressed, stamped envelopes with sufficient postage to accomplish each of the following purposes:	
(1) Allow the department to notify the insurer that a submission has been received and either accepted or discarded pursuant to this rule; and	
(2) Allow the department to notify the insurer of the final action it has taken with respect to the submission.	
(e) All submissions shall include <u>a fully completed</u> NAIC uniform transmittal document <u>signed by a representative of the company authorized to certify compliance.</u>	
(f) All filings shall include the following:	
(1) A complete list identifying by number and title each form submitted;	
(2) A brief description of the form, any new or unusual features, and forms to which it will be attached;	
(3) For each insurance form being submitted, a statement indicating the current filing status of the form in the state of domicile. If the form has been approved by the state of domicile, the date of such approval shall be given. If approval was sought but not granted, the reasons shall be given for such action;	
(4) If this form is replacing another form, said other form shall be identified. If this form is not replacing another form, it shall be so stated; and	
(5) Where a form is replacing another form, a letter shall itemize each of the differences between the new form and the form being replaced. A copy of the form <u>showing each change highlighted or otherwise indicated</u> shall also be submitted.	
(g) Each paper submission shall include 2 copies of each form being submitted and 3 transmittal documents.	
(h) All policy forms containing 3,000 or more words or printed on 3 or more pages shall contain a table of contents or an index of the principal sections of the policy.	
(i) <u>Forms submitted electronically shall be bookmarked to the table of contents or index.</u>	
(j) All submitted forms shall be filled out in "John/June Doe" fashion where appropriate.	
(k) The specifications page of a policy or contract shall be completed with hypothetical data that is realistic and consistent with the other contents of the policy or contract.	
(l) The department shall not consider for formal approval any form that has been modified by typewritten, ink, or other insertion or deletions. Changes to a policy shall be made by printed or rubber stamp endorsement properly executed by a duly authorized representative of the company.	
(m) With respect to any submission of a company domiciled in a state or country where the state insurance department or comparable agency requires foreign or alien insurers to pay any fees for the filing or examination of policy forms, the submission shall include payment of the retaliatory fee due to the state of New Hampshire pursuant to RSA 400-A:35.	
(n) All forms shall be filed as intended for use, with all necessary related forms.	
(o) Policies shall include "John Doe" application forms.	
(p) Certificates shall include enrollment forms.	

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(q) Policies and certificates shall be submitted together.	
(r) Where amendatory pages are submitted, those pages shall be properly executed as such.	
(s) Riders and endorsements to be used with existing policies may be filed independently.	
(t) Variable fill-in material, properly specifying the variable language to be employed may be used.	
(u) Complete revised forms including amendments shall be submitted with a distinguishing form number.	
(v) When a rider, amendment or endorsement changes the language in another form both forms shall be submitted together, and <u>the form with language changes shall cross reference where in the original form the language is being replaced.</u>	
(w) The company shall:	
(1) Identify items that will be considered variable by bracketing or otherwise marking to denote variability; and	
(2) Include a Statement on Variability that shall discuss the conditions under which each variable item may change.	
(x) All forms submitted shall be in final print except manuscript group policies that are to be written on a one-case basis only. In such instance, the transmittal document shall specify that the manuscript policy is to be used on a one-case basis if the contract is to be considered as a manuscript contract.	
(y) All certificates for any group contracts shall always be in final printed copy.	
(z) Forms shall be submitted with the exact content as intended for use by the company and shall bear facsimile signatures of corporate officers. However, facsimile signatures shall not be required on group certificates.	
(aa) Because of the many variations possible in group policies, their certificates and all of the intended insert pages reflecting possible variations shall be accepted for approval, provided that such filing is accompanied by a statement describing the combinations of pages that will be used for the different types of policies.	
(ab) Every filing of a group policy or group policy page shall include the simultaneous filing of the corresponding group certificate page. In addition, every filing of a group certificate or group certificate page shall include the simultaneous filing of the corresponding group policy or group policy page.	
(ac) Any submission of a "blank" rider, amendment or endorsement form shall in all instances be accompanied by a listing of all intended uses.	
(ad) In the event that forms submitted to this department by an insurer are not approved, and such forms are thereafter corrected and resubmitted, then the transmittal letter for the resubmission shall comply with all the provisions of Ins 401.12 <u>and include a letter describing each correction made in reference to the prior submission and all prior correspondence.</u>	